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**TRANSMITTAL
FORM**

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Total Number of Pages in This Submission

1

Application Number

10/673,442

Filing Date

September 30, 2003

First Named Inventor

Diane SCHMIDT

Art Unit

3609

Examiner Name

Mohammad Z. Shaikh

Attorney Docket Number

11884/406301

ENCLOSURES (check all that apply)☐ Fee Transmittal Form☐ Fee Attached☒ Amendment / Reply☐ After Final☐ Affidavits/declaration(s)☐ Extension of Time Request☐ Express Abandonment Request☐ Information Disclosure Statement☐ Certified Copy of Priority Document(s)☐ Reply to Missing Parts/
Incomplete Application☐ Reply to Missing Parts
under 37 CFR 1.52 or 1.53☐ Drawing(s)☐ Licensing-related Papers☐ Petition☐ Petition to Convert to a
Provisional Application☐ Power of Attorney, Revocation
Change of Correspondence Address☐ Terminal Disclaimer☐ Request for Refund☐ CD, Number of CD(s) _____☐ Landscape Table on CD☐ After Allowance Communication to TC☐ Appeal Communication to Board
of Appeals and Interferences☐ Appeal Communication to TC
(Appeal Notice, Brief, Reply Brief)☐ Proprietary Information☐ Status Letter☐ Other Enclosure(s)
(please identify below):**Remarks****SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm

KENYON & KENYON LLP

Signature

Printed Name

Martin E. Miller

Date

December 6, 2007

Reg.
No.

56,022

CERTIFICATE OF TRANSMISSION/MAILING

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[11884/406301]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Diane SCHMIDT Confirmation No.: 2618
Serial No. : 10/673,442 Customer No.: 53000
Filed : September 30, 2003
For : Management of Intra-Day Interest Calculations for Bank Accounts
Examiner : Mohammad Z. Shaikh
Art Unit : 3609
Docket No. : 11884/406301

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1459

RESPONSE UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action dated September 14, 2007, Applicant requests amendment of the present application and reconsideration of the rejections:

Amendments to the claims begin on page 2; and

Remarks regarding the rejections of the claims begin on page 8 of this paper.